

PATENT  
Attorney Docket No. 05997.0037-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Walter C. MUREN ) Group Art Unit: 3627  
Application No.: 10/731,433 ) Examiner: OBEID, Fahd A.  
Filed: December 10, 2003 ) Confirmation No.: 5179  
For: SYSTEMS AND METHODS FOR )  
PROVIDING AN ADJUSTABLE )  
RATE MORTGAGE WITH A FIXED )  
MONTHLY PAYMENT )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**PETITION FOR EXTENSION OF TIME**

Applicant petitions for a two-month extension of time to file a reply to the Office Action of July 25, 2008. A fee of \$490.00 is enclosed.

Please grant any additional extensions of time required to enter the attached reply and charge any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: December 22, 2008

/Nathan A. Sloan/  
By: \_\_\_\_\_  
Nathan A. Sloan  
Reg. No. 56,249  
(202) 408-4000